



The New York Times

620 8TH AVENUE • NEW YORK, NY 10018

PROOF OF PUBLICATION

Feb-16, 20²¹

I, Edgar Noblesala, in my capacity as a Principal Clerk of the Publisher of **The New York Times** a daily newspaper of general circulation printed and published in the City, County and State of New York, hereby certify that the advertisement annexed hereto was published in the editions of **The New York Times** on the following date or dates, to wit on

Feb 16, 2021, NYT & Natl, pg B6

Sworn to me this 16th day of
February, 2021

Ellen Herb

Notary Public

Ellen Herb
Notary Public, State of New York
No. 01HE6163785
Qualified in New York County
Commission Expires April 2, 2023

Information to identify the case:
Debtor: National Rifle Association of America, et al. EIN: 53-0116130
United States Bankruptcy Court Northern District of Texas
Date case filed for Chapter 11: 1/15/21
Case number: 21-30085-hdh11 (Jointly Administered)
Official Form 309F11 (For Corporations or Partnerships)
Notice of Chapter 11 Bankruptcy Case 10/20
For the debtor listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read all pages carefully. The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtor or the debtor's property. For example, while the stay is in effect, creditors cannot sue, assert a deficiency, repossess property, or otherwise try to collect from the debtor. Creditors cannot demand repayment from the debtor by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Confirmation of a chapter 11 plan may result in a discharge of debt. A creditor who wants to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadline specified in this notice. (See line 11 below for more information.) To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). The staff of the bankruptcy clerk's office cannot give legal advice. Do not file this notice with any proof of claim or other filing in the case.

1. Debtors' full names: National Rifle Association of America Sea Gull LLC
2. All other names used in the last 8 years: NRA
3. Address: 11250 Waples Mill Road, Fairfax, VA 22030
4. Debtor's attorney: Patrick J. Neligan Jr., Neligan LLP, 325 N. St. Paul, Suite 3600, Dallas, TX 75201, Contact phone: 214-840-5333, Email: pneligan@neliganlaw.com
5. Bankruptcy clerk's office: 1100 Commerce Street, Room 1254 Dallas, TX 75242. Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <https://pacer.uscourts.gov>. Hours open: Mon.-Fri. 8:30-4:30. Contact phone: 214-753-2000. Date: 1/28/21
6. Meeting of creditors: February 22, 2021 at 10:00 AM BY TELEPHONE. Trustee: United States Trustee. Call in: 1-800-857-4853. Participant passcode: 8285485. Special Instructions: The creditors' meeting call will generally be "listen only." After other questioning an operator will open the call to creditors with one or two questions. If you are a creditor with multiple questions, please make arrangements in advance by calling Elizabeth Young, Trial Attorney, Office of the U.S. Trustee, at (202) 441-7623. The debtor's representative must attend the meeting to be questioned under oath. Creditors may attend, but are not required to do so. The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
7. Proof of claim deadline: Deadline for filing proof of claim: For all creditors (except a governmental unit): 5/24/21. For a governmental unit: 8/23/21. A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. Your claim will be allowed in the amount scheduled unless: • your claim is designated as disputed, contingent, or unliquidated; • you file a proof of claim in a different amount; or • you receive another notice. If your claim is not scheduled or if your claim is designated as disputed, contingent, or unliquidated, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled. You may review the schedules at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.
8. Exception to discharge deadline: If § 523(c) applies to your claim and you seek to have it excepted from discharge, you must start a judicial proceeding by filing a complaint by the deadline stated below. The bankruptcy clerk's office must receive a complaint and any required filing fee by the following deadline. Deadline for filing the complaint: 4/23/21
9. Creditors with a foreign address: If you are a creditor receiving notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
10. Filing a Chapter 11 bankruptcy case: Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate its business.
11. Discharge of debts: Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See 11 U.S.C. § 1141(d). A discharge means that creditors may never try to collect the debt from the debtor except as provided in the plan. If you want to have a particular debt owed to you excepted from the discharge and § 523(c) applies to your claim, you must start a judicial proceeding by filing a complaint and paying the filing fee in the bankruptcy clerk's office by the deadline.

INFORMATION FOR THE TELEPHONIC 341 MEETING OF CREDITORS
Because of developing issues with the COVID-19 virus and the national declaration of emergency by the President of the United States, § 341 Meetings of Creditors ("Meetings") will be conducted telephonically. The telephone call in numbers and participant code are found on the enclosed Notice. **Additional Dial-In Information:**
(1) You must use a touch-tone phone to participate.
(2) Landline preferred. If you have a choice, use a landline phone, instead of a cell phone. Do not use a speaker phone.
(3) Dial the call-in number and then enter the participant code, which consists of 7 numbers and is followed by a # sign. Immediately place your phone on mute.
(4) Make the call from a quiet area where there is as little background noise as possible.
(5) As more than one Meeting will be held during this period, listen for your case to be called. When your case is called, unmute your phone and identify yourself.
(6) When speaking during your case, identify yourself.
(7) Do not put the phone on hold at any time after the call is connected.
(8) If any party is attending the Meeting from the same location as another party, use separate touch-tone phones to participate.
(9) Once the case Meeting is finished, hang up.
(10) If you become disconnected before your Meeting is finished, call back. Most creditors will be in listen only mode while the U.S. Trustee and others such as the creditors' committee ask general questions about the bankruptcy case. Many common questions will be answered during this time. At the end of the call, the operator will open up the call for other creditors to ask questions that remain unanswered. If you feel you have a unique series of questions, please contact the U.S. Trustee in advance of the meeting. See instructions on form.

Bankruptcy Documents: Debtors should have their bankruptcy documents available in the event there are questions about the information in the documents.
Recording: The Meeting will be recorded by the trustee or United States Trustee.

VIRUS FALLOUT

Rebate Education Isn't Just for Children

By KERRY HANNON

Deb Livingston, a former business consultant, was always curious and eager to learn just about anything.

“When the pandemic hit, I was confined at home and found myself diving into online exploration,” said Ms. Livingston, 61. She discovered GetSetUp, an interactive website that delivers virtual education to older adults.

Even former chief executives like Jeff Mihm, a Miami resident who led Noven Pharmaceuticals, sometimes need a new direction.

After resigning from his corporate post, Mr. Mihm, 55, decided to go back to school — virtually, because of the pandemic — and enrolled in the University of Texas's Tower Fellows program in September. “I have a love of learning, and it was an opportunity to step back, study and explore,” he said.

The internet has empowered adult learners by providing new online tools to ramp up education and training. “The need for workers to keep pace with fast-moving economic, cultural and technological changes, combined with longer careers, will add up to great swaths of adults who need to learn more than generations past — and faster than ever,” said Luke Yoquinto, a research associate at the M.I.T. AgeLab and co-author of “Grasp: The Science Transforming How We Learn.”

By 2034, the number of adults age 65 and older will outnumber those under the age of 18, according to the Census Bureau. “That growth of older age demographics will translate to new demand for enrichment in the form of digital education,” Mr. Yoquinto said. “I would say that, for both good and ill, older demographics are going to serve as a proving ground for learning technologies in the coming years.”

Adult education, however, is “the Wild West” of education technology, according to Mr. Yoquinto. There are many outlets experimenting with ways to get a handle on the online adult education marketplace, including community colleges and universities, for-prof-

it learning platforms, workshop providers and nonprofit organizations.

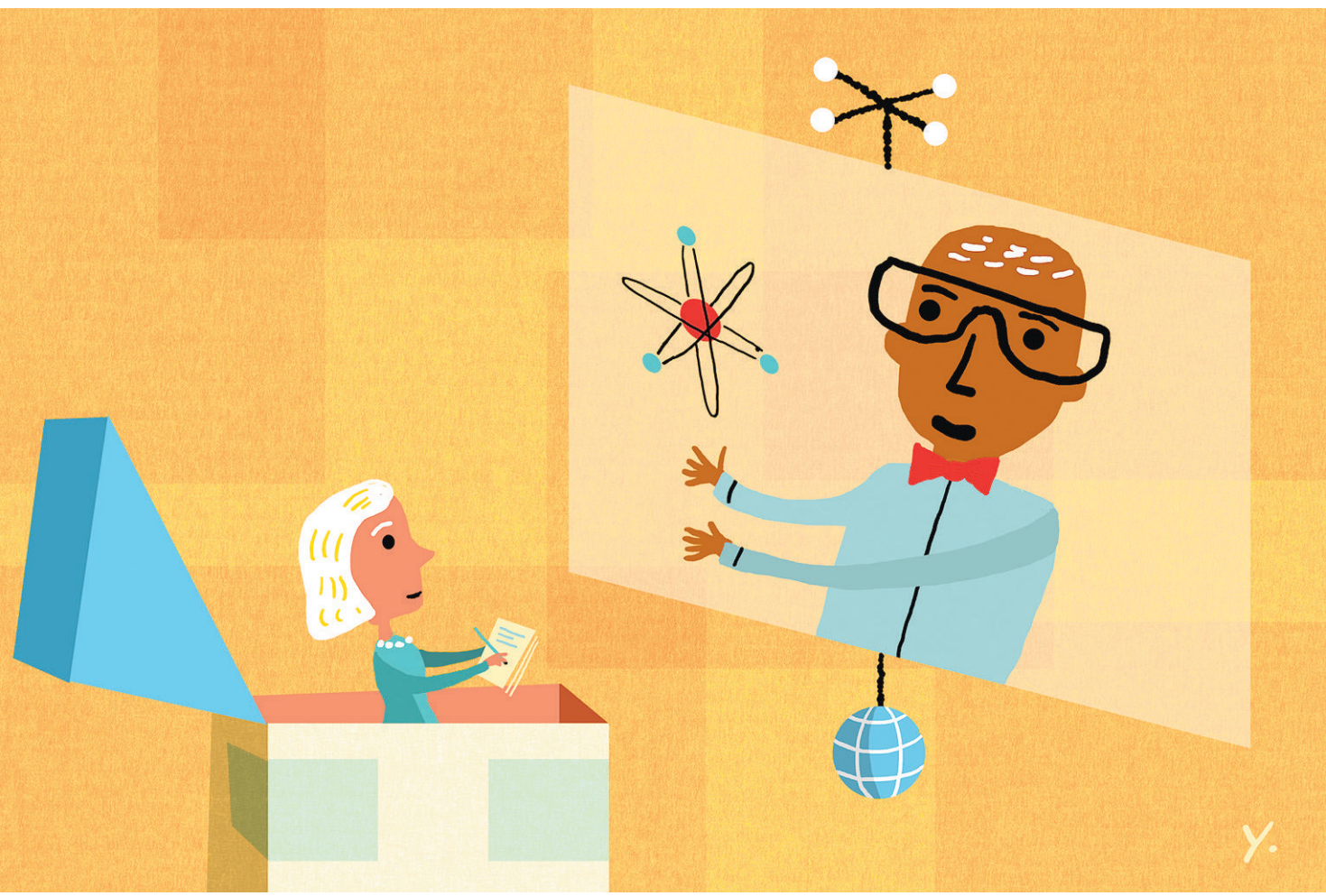
The new platforms are also opening doors to more adults. “There are already tons of people who, once upon a time, by dint of age or circumstance, wouldn't traditionally have gotten the chance to partake in education, but can now sign up for free online courses,” Mr. Yoquinto said. Participants can choose a class here and there, without strapping on a backpack and heading to campus or signing up for expensive degree programs.

Virtual learning has become “the great equalizer,” said Gene O'Neill, C.E.O. of the North American Veterinary Community, which provides continuing education for veterinarians around the world. “Because of virtual learning, veterinary professionals everywhere, even in remote, undeveloped countries, can learn from the world's most renowned leaders and virtually participate in conferences,” he said. “This puts learning on an equal platform for everyone regardless of geography, income or time constraints.”

Ms. Livingston's goal was to improve her skills so she could become a paid teacher on the GetSetUp platform, which offers classes — all taught via Zoom by teachers older than 50 — on skills from professional development to technology, health, wellness and hobbies like photography. There's even a new class about registering for a Covid-19 vaccine, given the difficulties many people have faced. There are three membership levels, starting at free and topping out at \$20 a month for unlimited access.

“The nature of work is changing,” said Neil Douza, GetSetUp's chief executive and co-founder. “The traditional way of designing training and reskilling is a long, drawn-out program where you get a certificate or a degree. By the time you get that certificate, the skill is already outdated. We're changing that model.”

Ms. Livingston, who lives in York, Pa., signed up to learn how to use Zoom to host classes, how to



JAMES YANG

manage and lead an online class and how to teach Google Classrooms. “Seniors everywhere were in lockdown and were eager to learn and connect,” she said.

Because she's interested in cooking and eating healthy meals, Ms. Livingston eventually began teaching classes such as “Great Dinners in 30 Minutes or Less,” “Healthy Eating on a Budget” and “Healthy Desserts That Are Delicious, Too.”

In January, Oasis, a nonprofit educational organization, launched Oasis Everywhere, with a menu of online classes on subjects from art to writing. Senior Planet, a unit of Older Adults Technology Services, or OATS, is a nonprofit resource for people 60 and older that offers courses and lectures.

OATS was founded in 2004 in New York City as a community-based project for older adults focused on tech education. Since then, it has expanded to over 200

locations in five states, serving urban and rural communities. But last year it was forced to pivot in response to the pandemic. “We taught hundreds of in-person classes before the virus forced the closure of Senior Planet locations in March,” said Tom Kamber, the founder and executive director.

That's when his team pulled together and, within weeks, launched a fully digital set of courses and programs that have rapidly expanded its reach to its primary audience — a global community of anyone 60 and older.

Beyond Senior Planet, OATS launched Aging Connected, which aims to get one million older adults online. It provides tablets, along with training and technical support, to 10,000 older residents of New York City Housing Authority communities.

“I really wanted to create a program that would be able to get older adults to use technology and give them the kinds of training

and support in environments where they could succeed,” Mr. Kamber said.

While older adults are continuing to learn new skills, they also are starting businesses. In 2019, research from the Kauffman Foundation, a nonpartisan group supporting entrepreneurship, found that more than 25 percent of new entrepreneurs were ages 55 to 64, up from 15 percent in 1996.

Online courses are riding that start-up wave. GetSetUp, for example, offers courses on running an e-commerce marketplace, starting a business from home and building a website.

Other offerings for entrepreneurs include Blissen, a three-month virtual boot camp for entrepreneurs over 50, and the AARP Foundation's Work for Yourself @50+, which offers free webinars and workshops.

But all these online opportunities are not possible without access to the internet. “While there's

a rising passion for knowledge, people are getting excluded from the educational process in this country because they're not online,” Mr. Kamber said. Based on a research report OATS recently released in partnership with the Humana Foundation, nearly 22 million Americans over the age of 65 lack broadband access at home.

“The good news, though, is the level of sophistication of online education is increasing and more access is coming to rural communities,” Mr. Kamber said. “It's a brave new world of learning for people, and that gives me hope.”

For Ms. Livingston, that means continuing to take and teach classes at GetSetUp.

“Learning at any stage of life is what stimulates creativity and joy,” she said. “So much energy emerges from connecting the dots, having ‘aha’ moments and gaining skills. I love that I can help others keep their zest for life and help myself in the process.”

Spring Breakers Are Likely to Be Older, Quieter and Socially Distanced

By ELAINE GLUSAC

Last year, Covid-19 crashed the spring break party, but not before mass gatherings on the beaches of Florida, Texas and Mexico flouted travel warnings and social-distancing advice. Ski areas had to shut down during one of the busiest periods of the season. Student trips for enrichment and sports were suddenly canceled.

Now, a year later, spring break is showing signs of life again, albeit in forms very different from the past — even as officials in one spring-break favorite, Florida, vow to fight any domestic travel restrictions reportedly under consideration by the White House as cases of more contagious variants surge there.

“We don't want to see a repeat of last year,” said Steve Hayes, president and chief executive of Visit St. Pete/Clearwater, which promotes tourism in that Gulf Coast area, where beaches were packed last spring. “What we want is a picture that says, what a difference a year makes.”

Stricter limits on gatherings, mask mandates and restrictions at hotels, restaurants and bars in popular spring destinations diminish the odds of a repeat.

Virtual classrooms and workplaces have freed some students and families from the traditional spring-break schedule, a shift that may dilute 2021 traffic. This trend is already showing up in some ski areas that rely on visitors who drive there, like Lutsen Mountains in northern Minnesota, where weekday skier visits have doubled this year.

With colleges shrinking spring break and the arrival of the vaccine, largely prioritized to older Americans, the 2021 spring breaker may be significantly older than the stereotypical one.

“At least in 2021, I think we'll see more seniors as spring breakers as they are the first to have access to the vaccine and by March and April they'll have the second dose,” said Joel Holland, the chief executive of Harvest Hosts, a membership platform that offers

R.V. camping spots in nontraditional settings, such as breweries and farms. Of 3,000 members aged 65 and older recently surveyed, about three-quarters said they planned to travel more this year than last, and almost 58 percent said they planned to travel more in 2021 than in pre-pandemic 2019.

For travelers of any age, spring break will be quieter this year. The seasonal escape “is pivoting to domestic drive markets, private vacation rentals or nothing at all,” said Erika Richter, the senior communications director for the American Society of Travel Advisors, noting that multigenerational family trips are trending.

The seasonal itch to travel runs headlong into advice from the Centers for Disease Control and Prevention to postpone travel in order to avoid contracting or spreading Covid-19.

“My first inclination is to say please stay put given the transmission rates and different variants of the virus that are circulating,” said Dr. Darlene Bhavnani, an associate professor and infectious disease epidemiologist at Dell Medical School at the University of Texas at Austin.

For those bent on traveling, she added, “a safer way would be not to stray too far from home, travel with those in your household, keep it to a car ride” and consider renting an Airbnb or camping.

From testing protocols and travel affidavits to uncrowded beaches and bird-watching blinds with capacity caps, here's how spring break may look in 2021.

Days Off, Not Weeks

Many colleges and universities have crimped spring break this year. Boston College delayed the start of spring semester to late January and canceled its scheduled spring break week in March, offering a midweek day off on March 3. The University of Michigan eliminated its spring break and added two “well-being break” days during the winter term. Throughout the current semester, students residing at Yale University must seek permission to travel outside the greater New Haven, Conn., area for more than 24 hours and will have five individual days off between February and April.

Even institutions in Florida, including the University of Miami and Florida State University, have canceled spring break.

“I think they are eager to redress some of the impressions last year when students were going wild,” said Lynn Pasquerella, the president of the Association of American Colleges & Universi-



SOPADRE.COM

On South Padre Island, Texas, beach umbrellas must be spaced 15 feet apart.

ties. “As we saw after last year's spring break, Miami became an epicenter for Covid-19, and the people who were dying were not college students, but the elderly and those most vulnerable.”

The shift has not gone over well on some campuses, including the University of Arizona and San Diego State University where online petitions denounced the cancellations.

“What concerns me is mental health,” said Khanitha Soeung, 19, a mechanical engineering major at S.D.S.U. from Long Beach, Calif., who started a petition to restore spring break that has over 16,000 signatures. With all classes online and a couple of part-time jobs, she added, “I'm already burned out, and it's Week 2 or 3.”

A Ban on Superspreaders

For those college students who still have the opportunity to travel, many popular destinations have made it clear that mass gatherings are not welcome.

In St. Petersburg and Clearwater, many signs promote hand washing, spreading out and mask wearing, and ambassadors called “Sunshine Steward Street Teams” hand out gift cards from local businesses to people wearing their masks correctly or otherwise following the rules.

In Los Cabos, Mexico, beaches are limited to 40 percent capacity by the police, nightclubs are closed, and a midnight curfew extends to restaurants and bars in towns and resorts.

On South Padre Island, Texas, no permits for stages and activities have been issued. Groups are limited to 10, and beach umbrellas must be spaced 15 feet apart with only two chairs.

This month, the Colorado Tourism Office began a safe-travel campaign aimed at 18-to-25-year-

olds, introducing celebrities and influencers who espouse ditching high-risk behaviors in order to “Do Colorado Right.”

The campaign features the Olympic gold medalist snowboarder Red Gerard, whose message is “Shred, don't spread. Stay six feet apart, even outside,” and Ben Higgins, a former star of “The Bachelor,” sharing safe dating practices, such as, “Love isn't all that's in the air, wear a mask.”

Testing to Travel

Spring bookings in domestic destinations like Colorado may benefit from new testing requirements for U.S. travelers returning from abroad. Since the new rules were announced, Isla Bella Beach Resort in the Florida Keys reported getting 20 reservations from one travel agent alone, who moved the bookings, mostly for February and March, from Jamaica.

Testing isn't just for the Cancún-bound. In places like Chicago and Maine, a negative Covid-19 test before arrival enables visitors from most states to skip quarantines.

Pitkin County, Colo., home to Aspen and four major ski areas, has a Traveler Affidavit that requires most overnight visitors to receive a negative Covid-19 test three days before arrival in lieu of a 10-day quarantine. Since implementing the system in mid-December, the county has received nearly 60,000 affidavits.

You Don't Have to Venture Far

Mental health experts stress that you don't have to stray far from home to gain from taking a break.

“The benefits of seeing something different, of taking a break from the usual responsibilities and routines, stimulates thinking and creativity, and gives us a fresh new perspective on what we face

in day-to-day life,” said Lynn Bufka, a psychologist and senior director at the American Psychological Association.

One way to do that is to learn a skill. Recreational classes include latte-art making lessons at Coffee Project New York in New York City (\$110) and learning to ice climb with your Covid pod with the nonprofit outdoor education organization Rippleffect, based in Portland, Maine (\$100 a person for groups of four or more).

Staycation offers abound this spring, from the Hotel Kansas City in Kansas City, Mo., which will throw in a bottle of local bourbon, a \$25 food and beverage credit and 2 p.m. late check out (from \$219), to the YOTEL Boston, which will include passes to the Boston Children's Museum for the whole family, milk and cookies and a plush toy (from \$150).

In the pandemic, vacation home rentals, which offer privacy and control, have been popular. At Homes & Villas by Marriott International, current bookings from early March through mid-April are triple compared with last year at this time.

Breaks That Say ‘Spring’

In the pandemic, Americans have seized on road trips and camping as safe forms of travel. Campspot, a platform for booking campgrounds and R.V. sites, glamping tents and cabins, said reservations are up 50 percent over last year to date.

Spring is also a season of bird migrations. In central Nebraska every March and early April, over 600,000 sandhill cranes regularly convene in the Platte River Valley. There are virtual tours as well as in-person visits to viewing blinds with restrictions this year that include reduced capacity (\$50 a person, reservations required).

Look for migrations of shorebirds in the Bosque del Apache National Wildlife Refuge in southern New Mexico. Some 500 species have been recorded in the nine sites that make up the World Birding Center in the Rio Grande Valley of South Texas. Waterbirds, raptors and warblers are among the great diversity of birds migrating through the Point Reyes National Seashore, about 40 miles north of San Francisco.

Whether it's a trip of a day or a week, caution is the theme of spring break 2021.

“For travelers, the experience will be totally different,” said Rodrigo Esponda, the managing director of the Los Cabos Tourism Board, which wants to be known for its safety protocols this year, rather than its parties.

Information to identify the case:
Debtor: National Rifle Association of America, et al. EIN: 53-0116130
United States Bankruptcy Court Northern District of Texas
Date case filed for chapter 11: 1/15/21
Case number: 21-30085-hd11 (Jointly Administered)
Official Form 309F1 (For Corporations or Partnerships)
Notice of Chapter 11 Bankruptcy Case **10/20**
For the debtor listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.
This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read all pages carefully.
The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtor or the debtor's property. For example, while the stay is in effect, creditors cannot sue, assess a deficiency, repossess property, or otherwise try to collect from the debtor. Creditors cannot demand repayment from the debtor by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees.
Confirmation of a chapter 11 plan may result in a discharge of debt. A creditor who wants to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadline specified in this notice. (See line 11 below for more information.)
To protect your rights, consult an attorney. All documents filed in this case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).
The staff of the bankruptcy clerk's office cannot give legal advice. Do not file this notice with any proof of claim or other filing in the case.
1. Debtors' full names: National Rifle Association of America
Seagrill LLC
2. All other names used in the last 8 years: NRA
3. Address: 12500 Waples Mill Road, Fairfax, VA 22030
4. Debtor's attorney: Patrick J. Neiligan Jr., Neiligan LLP, 325 N. St. Paul, Suite 3600, Dallas, TX 75201, Contact phone: 214-840-5333, Email: pneiligan@neiliganlaw.com
5. Bankruptcy clerk's office: 1100 Commerce Street, Room 1254, Dallas, TX 75242. Documents may be filed in the file on or online at <https://pacer.uscourts.gov>. Hours open: Mon.-Fri. 8:30-4:30. Contact phone: 214-753-2000. Date: 1/26/21
6. Meeting of creditors: February 22, 2021 at 10:00 AM BY TELEPHONE. Trustee: **United States Trustee.** Call in: 1-800-827-4833. Participant: passcode: **8285485. Special Instructions:** The creditors' meeting call will generally be "listen only." After other questioning, an operator will open the call to creditors with one or two questions. If you are a creditor with multiple questions, please make arrangements in advance by e-mail: Elizabeth.Younis@nra.org. **Read all pages carefully.** (202) 441-7623. The debtor's representative must attend the meeting to be questioned under oath. Creditors may attend, but are not required to do so. The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
7. Proof of claim deadline: Deadline for filing proof of claim: For all creditors (except a governmental unit): 5/24/21. For a governmental unit: 8/23/21. A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.
8. Discharge: A discharge is the court's order that releases a debtor from all debts that are discharged. A discharge is designated as *disputed*, *contingent*, or *unliquidated*: • you file a proof of claim in a different amount or • you receive another notice. If your claim is not scheduled or if your claim is designated as *disputed*, *contingent*, or *unliquidated*, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled. You may review the schedules at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.
9. Exemption to discharge deadline: If § 523(c) applies to your claim and you seek to have it excepted from discharge, you must start a judicial proceeding by filing a complaint by the deadline stated below. The bankruptcy clerk's office must receive a complaint and any required filing fee by the following deadline: **Deadline for filing the complaint: 4/23/2021**
10. Creditors with a foreign address: If you are a creditor receiving notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
11. Filing a Chapter 11 bankruptcy case: Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate its business.
12. Discharge of debts: Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See 11 U.S.C. § 1141(d). A discharge means that creditors may never try to collect the debt from the debtor except as provided in the plan. If you want to have a particular debt owed to you excepted from the discharge and § 523(c) applies to your claim, you must start a judicial proceeding by filing a complaint and paying the filing fee in the bankruptcy clerk's office by the deadline in this notice.
INFORMATION FOR THE TELEPHONE'S 341 MEETING OF CREDITORS
Because of developing issues with the COVID-19 virus and the National declaration of emergency by the President of the United States, § 341 Meetings of Creditors ("Meetings") will be conducted telephonically. The telephone call in numbers and participant code are found on the enclosed Notice.
Additional Dial-In Information:
(1) You must use a touch-tone phone to participate.
(2) Landline preferred: If you have a choice, use a landline phone, instead of a cell phone. Do not use a speakerphone.
(3) Dial the call-in number and then enter the participant code, which consists of 7 numbers and is followed by a # sign. Immediately place your phone on mute.
(4) Make the call from a quiet area where there is as little background noise as possible.
(5) As more than one Meeting will be held during this period, listen for your case to be called. When your case is called, unmute your phone and identify yourself.
(6) When speaking during your case, identify yourself.
(7) Do not put the phone on hold at any time after the call is connected.
(8) If any party is attending the Meeting from the same location as another party, use separate touch-tone phones to participate.
(9) Once the case Meeting is finished, hang up.
(10) If you become disconnected before your Meeting is finished, call back. Most creditors will be in listen only mode while the U.S. Trustee and others such as the creditors' committee ask general questions about the bankruptcy case. Many common questions will be answered during this time. At the end of the call, the operator will open up the call for other creditors to ask questions that remain unanswered. If you feel you have a unique question or questions, please contact the U.S. Trustee in advance of the meeting. See instructions on form.
Bankruptcy Documents: Debtors should have their bankruptcy documents available in the event there are questions about the information in the documents.
Recording: The Meeting will be recorded by the trustee or United States Trustee.